



Part II

Section 13

Financial assistance

Welfare Services in an Emergency Director's Guideline [DGL 11/15]



**Resilient New Zealand
Aotearoa Manahau**

New Zealand Government

Welfare Services in an Emergency

Director's Guideline for CDEM Groups and agencies with responsibilities for welfare services in an emergency [DGL 11/15]

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Authority

This guideline has been issued by the Director of the Ministry of Civil Defence & Emergency Management pursuant to s9(3) of the Civil Defence Emergency Management (CDEM) Act 2002. It provides assistance to CDEM Groups and agencies with responsibilities for welfare services in an emergency to understand and work towards the welfare roles, structures, and responsibilities described in the National Civil Defence Emergency Management Plan 2015.

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Ministry of Civil Defence & Emergency Management
PO Box 5010
Wellington 6145
New Zealand
Tel: +64 4 817 8555
Fax: +64 4 817 8554
Email: emergency.management@dpmc.govt.nz
Website: www.civildefence.govt.nz

Contents

- Section 13 Financial assistance 1**
 - 13.1 Introduction..... 1
 - 13.2 Principles..... 3
 - 13.3 Readiness 3
 - 13.4 Response and recovery 5
 - 13.4.1 Financial assistance measures..... 5

- Appendices 8**
 - Appendix A Information applicable to all welfare services 9
 - Appendix B Financial assistance agency details..... 15
 - Appendix C Frequently Asked Questions..... 17

Section 13 Financial assistance

This section should be read in conjunction with the other parts and sections in the *Welfare Services in an Emergency Director's Guideline [DGL 11/15]*.

13.1 Introduction

The Ministry of Social Development (MSD) coordinates the provision of information about, and access to, the range of financial assistance available to people affected by an emergency.

Agency responsible

MSD is the agency responsible at both the national and CDEM Group levels for the coordination of the financial assistance sub-function.

Support agencies

Each of the agencies listed in Table 1 provides some form of financial assistance or information relating to financial assistance.

Table 1 Support agencies for the financial assistance sub-function

Agency	Support
Accident Compensation Corporation	Provide compensation to claimants. Ensure continuation of payments to treatment providers or deferral of levy payments in certain circumstances.
Earthquake Commission	Provide information about: <ul style="list-style-type: none"> • Claim lodgement and settlement processes for natural disaster damage as defined in the <i>Earthquake Commission Act 1993</i> • Settlement of valid claims under the <i>Earthquake Commission Act 1993</i>.
Inland Revenue	Provide tax relief and income assistance through a range of measures.
Insurance Council of New Zealand	Provide specific disaster recovery information to assist with minimising loss, information on how to lodge insurance claims, and insurance company contacts.
Ministry of Business, Innovation and Employment	Help businesses to recover by providing information and support.
Ministry for Primary Industries	Provide, after an emergency affecting primary industry sector producers, on-farm relief that meets the Ministry's funding criteria. Depending on the scale of an adverse event, MPI may provide funding for: <ul style="list-style-type: none"> • Rural Support Trusts and other agencies for recovery activities • Appointment of Agricultural Recovery Facilitators • Technical advice and meeting other costs.
New Zealand Red Cross	Manage a national relief appeal and financial support services in the form of an independent relief or recovery cash grant process.

Agency	Support
Salvation Army	Manage a relief appeal to assist affected persons in the most appropriate way e.g. money from donors and supporters.
Community based organisations and networks	Assist affected people to connect with financial assistance and services.
Local authorities (regional and local levels)	Participate in a disaster relief fund trust (if established in the region) Manage and administer mayoral relief funds.

Further support Support may also be provided by any other government agency or non-government organisation that can provide relevant advice or information, as shown in Table 2.

Table 2 Further support for financial assistance

Agency	Support
Community based organisations and networks	E.g. some Rural Support Trusts can take a lead role coordinating rural recovery. In classified medium and large-scale events MPI funds agreed activities of Rural Support Trusts in support of farming families and primary producers' recovery. MPI does not cover funding for localised scale events.
Industry organisations	E.g. Dairy NZ, Beef + Lamb New Zealand, and Rural Women New Zealand (among others) – provide information to help farmers cope with and recover from adverse events including financial planning and farm management advice.
Business groups	E.g. Chambers of Commerce mentoring activities.
Banks and financial organisations	E.g. financial planning advice for customers.

13.2 Principles

The following principles will be used to guide the financial assistance process:

1. Central Government financial assistance can be considered for needs not otherwise met via own means or other local or community provision, e.g. disaster relief fund trusts or emergency accommodation.
2. Any governmental financial assistance provided in an emergency is determined by legislation, Cabinet policy, or ministerial direction.
3. Agencies are responsible for determining whether eligibility criteria are met for the financial programmes they administer.
4. Participating agencies will provide information on the assistance available through their agency, including contact information.
5. People affected by emergencies have access to information on the range of financial assistance available. This will be made available through a variety of formats.
6. Agencies will liaise closely with other sub-function agencies to ensure that where multiple needs are identified, the individual and/or family receives a wrap-around service to meet those needs, including financial assistance.

13.3 Readiness

Continuation of service

MSD and supporting agencies have arrangements in place to ensure continuation of essential services and critical functions during and after any significant disruption. Existing clients will continue to receive payments and other financial assistance may be provided to those in hardship as a result of an emergency.

MSD will lead collaborative work with support agencies to ensure:

- access to financial assistance is available to those who need it
- emergency-specific information on financial assistance is available to those who need it
- ongoing monitoring of financial assistance to ensure it meets the needs of affected individuals and communities, and
- factsheets containing emergency specific information are developed and distributed for each emergency via financial support and community-based agencies.

Coordinating committees

In addition, the following groups meet regularly:

- national
 - National Welfare Coordination Group (NWCG) – Financial Assistance sub-function
 - National Adverse Events Committee (NAEC) – government agencies, primary industries, and rural sector agencies
- regional
 - Welfare Coordination Group (WCG) – Financial Assistance sub-function
 - Rural advisory group – Rural Support Trust meetings, etc.
- local
 - local welfare committees, etc.

Strong relationships

Organisations and communities that have strong day to day relationships are known to function well together during an emergency response, through practised decision-making processes and operations. Therefore it is important that local, regional, and national inter-agency relationships are strong, and that individual agencies have their own socialised response plans in place to ensure they are able to function to the fullest possible extent when an emergency occurs.

Collaborative planning

Planning will be undertaken by all agencies involved in the provision of financial assistance, both within their own organisations and collaboratively. This will ensure referral processes are clearly understood, and appropriate monitoring mechanisms are in place. In addition, agencies will ensure that any sudden increase in demand for financial assistance due to an emergency will not overwhelm individual agency capability.

This could include mobilisation of staff from other areas not affected by the emergency as well as delivery of services via contact centres, online, and other delivery channels as appropriate to the situation.

13.4 Response and recovery

Access to information

Financial assistance is increasingly being delivered online and via the phone, making it easier for individuals to access in any situation.

Pre-prepared information on and access to the range of financial assistance will be available through a variety of channels such as:

- online agency information – via agency websites
- telephone – via 0800 numbers published at the time of an emergency
- face to face via service centres, or Civil Defence Centres (CDCs), or
- media – e.g. newspapers, radio, TV.

Where possible, agencies will use normal service delivery channels for payment of financial assistance (online, contact centres, and at agency sites).

Essential costs

Application can be made for assistance to cover essential costs such as:

- food
- clothing, and
- transport.

Avoiding duplication

Arrangements will be made with agencies supporting other sub-functions such as household goods and services and temporary accommodation, to ensure that any financial assistance related to those sub-functions is linked to avoid duplication issues.

Extra assistance measures

Responsible and support agencies will monitor the situation to ensure that the financial assistance available meets the needs of those affected. Depending on the consequences of an emergency, the Government may authorise extra measures of assistance as appropriate.

13.4.1 Financial assistance measures

The amount and type of financial assistance that affected people can receive in an emergency depends on their need and eligibility.

Standard measures

MSD and the listed supporting agencies provide standard measures of financial assistance and/or advice to people affected by an emergency as part of their everyday business.

Some assistance will be available as long as required, other measures will have specific start and end dates depending on relevant legislation.

Emergency measures

Emergency measures of financial assistance may also be available following:

- classification of an event under MPI's Primary Sector Recovery Policy (i.e. classification as a localised, medium-scale or large-scale adverse event, depending on seriousness and various criteria such as the communities' ability to cope with the event), or
- at the discretion of the relevant agency based on the scale of the emergency.

The range of financial assistance that may be available is shown in Table 3.

Table 3 Range of financial assistance measures

Agency	Type of Assistance	Details of Assistance		
Ministry of Social Development	Standard measures of assistance	Hardship Assistance Hardship assistance, including Special Needs Grants, Recoverable Assistance Payments and Advance Payment of Benefit are available generally for urgent one-off items, such as petrol, food, or furniture.		
	Emergency measures	Civil Defence Payments Civil Defence payments are available to meet the immediate needs of people who are affected by a civil defence emergency or adverse event. Rural Assistance Payments Rural Assistance Payments are available to help farming families meet essential living expenses. This programme only applies when the Minister specifically announces assistance for an area and/or type of industry, usually after that area or industry has been affected by a natural disaster, such as flood, a climatic event, such as a drought or a biosecurity incursion, such as a pest, or disease. Enhanced Taskforce Green The Government may announce the use of Enhanced Taskforce Green following an adverse event such as a flood or storm. Enhanced Taskforce Green can be used for specific duration clean up and recovery projects to help communities.		
Ministry for Primary Industries	Emergency Measures	Localised scale	Medium scale	Large scale
		No assistance provided.	<ul style="list-style-type: none"> • Funding for Rural Support Trusts to coordinate primary sector recovery activities and run community events. • Funding for Rural Support Trusts to provide Agricultural Recovery Facilitators to provide one-on-one initial advice to adversely affected farmers. • Funding for Technology Transfer programmes to disseminate education and technical advice. 	
Inland Revenue	Standard measures of assistance	<ul style="list-style-type: none"> • Working for Families tax credits. • Regularly collected Liable Parent Contribution with monthly ongoing payments to custodial parents. • Paid parental leave. 		
	Emergency measures	Income Equalisation Scheme.		
Earthquake Commission	Standard measures of assistance for all events	For those with home or contents fire insurance policy, EQC covers physical loss or damage caused by specified natural disasters to residential buildings and personal property. EQC also insures some land within the property boundary. Any settlement is subject to specified limits and excesses payable.		
	Emergency measures	EQC may exercise discretion about claim management to expedite settlement. Any measure will be event specific. The responsible Minister can direct EQC to undertake additional functions if appropriate to assist affected communities.		

Agency	Type of Assistance	Details of Assistance
Accident Compensation Corporation	Standard measures of assistance	<ul style="list-style-type: none"> • Payment of weekly compensation for loss of earnings caused by an injury. • Rehabilitation support (including contributing towards claimant treatment costs). • Support around levy payment for employers, small businesses, and the self-employed.
	Emergency measures	<ul style="list-style-type: none"> • Deferral of levies on a case by case basis for those affected. • Accidental Death Unit can provide advice and assistance to victim's families.
Ministry of Business, Innovation and Employment	Standard measures of assistance for all events	Provision of information and advice to businesses to assist them to recover.
Insurance Council of New Zealand	Standard measures of assistance	Information and advice on insurance matters, including how to reduce both social and economic impacts of natural hazards in New Zealand.
	Emergency measures	Provides specific disaster recovery information to assist insured victims to minimise loss and information on how to lodge insurance claims. Leads insurance recovery coordination with its members as well as EQC and local government organisations.
New Zealand Red Cross	Emergency measures	NZRC Cash transfer programme is used to provide immediate support for people directly impacted as a result of an event. As affected people are best able to determine their own needs immediately after an event this has generally been addressed with an Emergency & Hardship grant. Needs assessments will determine if ongoing grants are required providing funds are available. Grants will be administered in consultation/collaboration with partners and approval of the New Zealand Red Cross Commission/board.
Salvation Army	Standard measures of assistance	Provision of support to those in need through appropriate financial, counselling and food donation services.
	Emergency measures	Activation of fundraising from donors and supporters and management of that relief fund to assist those affected as appropriate.

Appendices

Appendix A Information applicable to all welfare services	9
A.1 Welfare services agency representation	9
A.2 Human rights	9
A.3 Working with communities	10
A.4 Minimum standards in the Sphere Handbook	11
A.5 Privacy, information sharing, and vetting.....	12
Appendix B Financial assistance agency details	15
Appendix C Frequently Asked Questions	17

Appendix A Information applicable to all welfare services

This section provides overarching information applicable to all welfare services.

A.1 Welfare services agency representation

Some government agencies responsible for the coordination of the welfare services sub-functions do not have a presence in all communities.

Where agencies are not represented at the regional or local level, those agencies need to identify how they will fulfil their responsibilities. This may include:

- identifying alternative agencies or organisations to coordinate or support the delivery of the welfare services sub-function, or
- deploying personnel into the region or local area.

Agencies should work with the CDEM Group/local authority to identify alternative agencies/organisations present in the local community. These organisations may be non-government, community-based, or voluntary.



See the *National CDEM Plan 2015*, the *Guide to the National CDEM Plan 2015*, and the sections in Part II *Welfare services* of this guideline for details of the agencies responsible for, and who support the welfare services sub-functions.

A.2 Human rights

New Zealand's human rights commitments

The provision of welfare services to people affected by an emergency, either via a CDC or in a community setting, must contribute to ensuring that New Zealand meets its national and international human rights commitments.



See the Human Rights Commission website www.hrc.co.nz under the 'Your rights' tab for more information.

Age, people with disabilities, and people from CALD communities

Consideration must be given to providing access to welfare services to people of any age, people with disabilities, and people from culturally and linguistically diverse (CALD) communities. For example, people with disabilities require welfare services to be delivered in a disability-inclusive way, and will work with CDEM to achieve this. CALD community members often have specific requirements around social interaction, food, prayer, or gender which must be considered when planning for the delivery of welfare services.

More information



For more information and a list of relevant statutory documents, refer to the MCDEM publications:

- *Including people with disabilities: Information for the CDEM Sector [IS 13/13]*
- *Including culturally and linguistically diverse (CALD) communities: Information for the CDEM Sector [IS12/13].*

Along with the resources listed above, see Part I of the *Welfare Services in an Emergency Director's Guideline [DGL 1/15]* (Appendix H Accessibility).

These are available at www.civildefence.govt.nz (search for the document name).

A.3 Working with communities

An inclusive approach

An emergency can be a stressful and emotional experience, which may impact or compound any existing difficulties or issues that people are facing. At the local and regional levels, consideration must be given to vulnerable and hard to reach communities, acknowledging that they may have:

- specific challenges to address
- skills and strengths that may contribute to welfare services delivery.

Considerations

Consider when planning:

- age
- gender
- children and young people
- people living alone
- elderly
- health and disability issues
- mental health and general health issues
- drug or alcohol dependency
- cultural requirements
- ethnicity and language
- socio-economic status
- people with companion animals
- isolation, and
- people with unreliable or no internet access or mobile phone coverage.

Utilising community networks

Opportunities should be taken wherever possible to build links with existing community networks. These networks should be utilised to reach people requiring support in an emergency, with resulting arrangements formalised in local plans.

Culturally and linguistically diverse (CALD) communities

CALD communities have many strengths, including skills, experience, and language capabilities.

CALD community networks are often well developed, with strong connections both within their own community and between communities. Partnering with CALD community leaders can enable appropriate and effective engagement and communication with community members.

People with disabilities

Working with people with disabilities and their wider networks of family/whānau, friends, and supporters provides an opportunity to gain an understanding of both the requirements and strengths of these members of the community.

People with disabilities and disabled people's organisations provide expertise on the impact of disability. Disability service providers have technical and professional expertise, and may also have resources that can be drawn upon in an emergency.

A.4 Minimum standards in the Sphere Handbook

CDEM Groups/local authorities should take The Sphere Handbook: *Humanitarian Charter and Minimum Standards in Humanitarian Response* into account when planning for, setting up, and delivering welfare services.

The Sphere Handbook is one of the most internationally recognised sets of common principles and universal minimum standards in life-saving areas of humanitarian response.

The Minimum Standards include recommendations in water supply, sanitation, hygiene promotion, food security and nutrition, shelter, settlement, and non-food items.

The Sphere Handbook is available at www.spherehandbook.org.



Key considerations

Some of the key requirements (taken from the Sphere Handbook) to be considered when planning for people affected by an emergency are shown in Table 4.

Table 4 Key considerations for planning for people affected by an emergency

Rights	Key requirements
Protection from	Poor health, disease and wellbeing
	Environment, weather, heat or cold
	Violence, crime or abuse
	Dangerous structures
Nutrition	Clean drinking water
	Food, baby food and pet food
	Cooking facilities, utensils and fuel
Water and Sanitation, Hygiene (W.A.S.H)	Clean water for washing
	Waste water, solid waste
	Hygiene, nappies, soap and disinfectant

A.5 Privacy, information sharing, and vetting

Information about welfare registrants, including personal information, will be shared with agencies contributing to the coordination and delivery of welfare services.

A privacy statement features as the first step in the registration process, and this must be understood and agreed to by all potential registrants. The privacy statement can be displayed by way of posters, hand-outs or on-screen if people are waiting to be registered (e.g. in a CDC).

Welfare registrars need to be trained in and must understand and abide by the provisions of the *Privacy Act 1993*. This Act controls how agencies collect, use, disclose and give access to personal information. Note that people have the right to request any information gathered about them under this Act.

See section 6 in Part 2 of the *Privacy Act 1993* which features 12 *Information privacy principles*.



The *Privacy Act 1993* is available at the New Zealand Legislation website: www.legislation.govt.nz or for more information refer to the Privacy Commissioner's website: www.privacy.org.nz.

Civil Defence
National
Emergencies
(Information
Sharing) Code
2013

The *Civil Defence National Emergencies (Information Sharing) Code 2013* (the Information Sharing Code) is a regulation issued by the Privacy Commissioner, and applies to **a state of national emergency only**.

The Information Sharing Code provides agencies with the authority to collect, use, and disclose personal information relating to an individual, in relation to an emergency.

The Information Sharing Code applies as follows:

- To assist with the effective management of the response to a national emergency, this code applies in relation to any emergency in respect of which a state of national emergency is in force.
- To assist with the recovery from a national emergency, this code continues to apply in relation to such an emergency for a further 20 working days after the date on which a state of national emergency expires or is terminated.



Specific criteria apply to the Information Sharing Code. For full details, refer to the *Civil Defence National Emergencies (Information Sharing) Code 2013* on the Privacy Commissioner's website: www.privacy.org.nz.

As stated above, the Information Sharing Code applies only to a state of national emergency. The *Privacy Act 1993* applies at all times including during and following any emergency.

Police Vetting
Service

The New Zealand Police Vetting Service offers an online process for approved organisations to check the criminal records of potential or existing personnel, including volunteers.

Vetting requests cannot be made by individuals, and organisations must register in order to ask for Police vetting. To become an approved organisation, agencies must show that their personnel provide services or care for children, older people, people with special needs or other vulnerable members of society.

Vetting can only be carried out with the signed consent of the person being vetted. Organisations are expected to ensure the person being vetted is aware of the vetting process.

The standard turnaround time for completing a Police vetting process is 20 working days.

Police recommend that vetting of existing personnel including volunteers, is carried out on a regular basis, i.e. every two to three years.

An organisation must have information security procedures in place to protect the confidential information and any Police material they hold as a result of the vetting process.

More information about Police vetting is available at www.police.govt.nz.



Safety checking for the children's workforce

The *Vulnerable Children Act 2014* introduces new requirements for organisations funded by the government that employ people to work with children. Safety checking requirements are being phased in over several years.

Any agency working with children and young people must meet the approval obligations outlined in the *Vulnerable Children Act 2014*.



The *Vulnerable Children Act 2014* is available at the New Zealand Legislation website: www.legislation.govt.nz or for more information refer to the *Children's Action Plan* website: www.childrensactionplan.govt.nz.

Screening CDEM- trained volunteers

For information about screening processes for CDEM-trained volunteers, refer to the *Volunteer Coordination in CDEM Director's Guideline for CDEM Groups [DGL 15/13]* available at www.civildefence.govt.nz (search for 'volunteer coordination DGL').



Appendix B Financial assistance agency details

This list is available to download at www.civildefence.govt.nz

Agency	Phone	Online
Accident Compensation Corporation	Claims Helpline 0800 101 996 Business Helpline 0800 222 776 Provider Helpline 0800 222 070	Email us and find your local ACC branch from our website www.acc.co.nz
Earthquake Commission	0800DAMAGE (0800 326 243)	Claims can be lodged online anytime through our website www.eqc.govt.nz
Inland Revenue	Monday to Friday 8am to 8pm, and Saturdays 9am to 1pm. Personal/individual enquiries 0800 227 774 Business enquiries 0800 377 774	People can transact anytime with IR via myIR Secure online services. www.ird.govt.nz
Insurance Council of New Zealand	General enquiries: 04 472 5230	Insurance council information can be accessed at: www.icnz.org.nz – search for 'natural disaster'
Ministry for Primary Industries	General enquiries 0800 00 83 33	www.mpi.govt.nz
Ministry of Business Innovation and Employment	General enquiries: 0800 424 946	www.mbie.govt.nz www.business.govt.nz
Ministry of Social Development	General enquiries 0800 559 009 Monday to Friday from 7am to 6pm and 8am to 1pm on Saturday. Seniors 0800 552 002 Monday to Friday 8am to 5pm Students 0800 88 99 00 Monday to Friday 8am to 5pm	To apply for financial assistance and for information visit us at www.workandincome.govt.nz www.seniors.msd.govt.nz www.studylink.govt.nz
	For those who are Deaf, Hearing Impaired and Speech Impaired	
	Deaf Link free-fax 0800 621 621	MSD_Deaf_Services@msd.govt.nz

Agency	Phone	Online																								
	Telephone typewriter (TTY) 0800 111 113 Text 029 286 7170																									
	<p>The Ministry of Social Development has a dedicated multi-lingual service. Multi-lingual customer service representatives are available at the numbers below Monday to Friday from 8.30am to 5pm:</p> <table border="1" data-bbox="432 533 1410 954"> <thead> <tr> <th data-bbox="432 533 879 566">Language</th> <th data-bbox="879 533 1410 566">Phone Number</th> </tr> </thead> <tbody> <tr><td data-bbox="432 566 879 600">Arabic</td><td data-bbox="879 566 1410 600">0800 668 008</td></tr> <tr><td data-bbox="432 600 879 633">Cantonese</td><td data-bbox="879 600 1410 633">0800 664 004</td></tr> <tr><td data-bbox="432 633 879 667">Farsi</td><td data-bbox="879 633 1410 667">0800 996 006</td></tr> <tr><td data-bbox="432 667 879 701">Hindi</td><td data-bbox="879 667 1410 701">0800 993 003</td></tr> <tr><td data-bbox="432 701 879 734">Khmer</td><td data-bbox="879 701 1410 734">0800 994 004</td></tr> <tr><td data-bbox="432 734 879 768">Mandarin</td><td data-bbox="879 734 1410 768">0800 661 001</td></tr> <tr><td data-bbox="432 768 879 801">Māori</td><td data-bbox="879 768 1410 801">0800 662 002</td></tr> <tr><td data-bbox="432 801 879 835">Punjabi</td><td data-bbox="879 801 1410 835">0800 995 005</td></tr> <tr><td data-bbox="432 835 879 869">Samoan</td><td data-bbox="879 835 1410 869">0800 663 003</td></tr> <tr><td data-bbox="432 869 879 902">Somali</td><td data-bbox="879 869 1410 902">0800 997 007</td></tr> <tr><td data-bbox="432 902 879 954">Tongan</td><td data-bbox="879 902 1410 954">0800 669 009</td></tr> </tbody> </table> <p>MSD staff on other phone lines may transfer calls to the relevant multilingual line where English is a second language for the person calling. If the person's language is not represented MSD staff will contact Language Line (DIA) to assist them during the call.</p>		Language	Phone Number	Arabic	0800 668 008	Cantonese	0800 664 004	Farsi	0800 996 006	Hindi	0800 993 003	Khmer	0800 994 004	Mandarin	0800 661 001	Māori	0800 662 002	Punjabi	0800 995 005	Samoan	0800 663 003	Somali	0800 997 007	Tongan	0800 669 009
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Samoan	0800 663 003																									
Somali	0800 997 007																									
Tongan	0800 669 009																									
New Zealand Red Cross	0800 733 2767	www.redcross.org.nz																								
Salvation Army	029 771 3304	www.salvationarmy.org.nz																								
Rural Support Trusts	Rural Support Trust 0800 787 254	www.rural-support.org.nz for contacts for the 14 regional Rural Support Trusts																								

Appendix C Frequently Asked Questions

These FAQs are available to download at www.civildefence.govt.nz

What documentation should I bring with me if I need financial assistance?

It is important to contact the agency concerned to find out what evidence is needed for financial assistance applications.

In most instances one or all of the following may be required:

- MSD Client reference number (if applicable)
- IRD number
- ACC claim number (if applicable)
- proof of where you live, or
- photographic ID, e.g. drivers licence.

If anyone requires financial assistance following an emergency, but has none of the documentation mentioned above, they should still apply.

How do I get information on the range of Financial Assistance available for this emergency?

See the [Financial assistance agency details](#) on page 15 for phone and website details or contact your Local or CDEM Group Welfare Manager who can liaise with MSD or the appropriate agency.

Who should I contact for more information?

Contact your local MSD representative or call 0800 559 009.